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## House of Representatives

The House met at 12:30 p.m. and was called to order by the Speaker pro tempore (Mrs. DAVIS of California).

### DESIGNATION OF SPEAKER PRO TEMPORE

The SPEAKER pro tempore laid before the House the following communication from the Speaker:

HOUSE OF REPRESENTATIVES,  
Washington, DC, January 22, 2007.

I hereby appoint the Honorable SUSAN A. DAVIS to act as Speaker pro tempore on this day.

NANCY PELOSI,  
*Speaker of the House of Representatives.*

### MORNING HOUR DEBATES

The SPEAKER pro tempore. Pursuant to the order of the House of January 4, 2007, the Chair will now recognize Members from lists submitted by the majority and minority leaders for morning hour debates. The Chair will alternate recognition between the parties, with each party limited to not to exceed 30 minutes, and each Member, except the majority leader, the minority leader, or the minority whip, limited to not to exceed 5 minutes.

The Chair recognizes the gentleman from Oregon (Mr. DEFAZIO) for 5 minutes.

### HEALTH CARE INSURANCE

Mr. DEFAZIO. Well, the President has discovered that we have a problem with health insurance in the United States of America, and that is good news. Approximately 1 million more Americans have become uninsured for health care every year that the President has been in office, a record 46.1 million have no health insurance, 8.3 million of them are children, 609,000 people of them in my State of Oregon, alone.

The President goes on to say, having discovered this problem, that we must

address the rising costs so that more Americans can afford basic health insurance. I think there is a lot of room for agreement there. Unfortunately, the solutions the President is offering are straight out of the neoconservative and right-wing think tanks.

The same people who told us we would be greeted as liberators in Iraq are now giving the President the solutions for the uninsured in America. They are saying the problem is those who are insured have too much insurance. We should tax middle-class Americans, particularly union members, who have good health plans, those that actually provide for some dental and vision coverage, in order to provide health insurance to those who don't.

Now, what the President is ignoring here are a few problems with the wildly profitable insurance industry. First off, it is exempt from the antitrust law. There are only two industries exempt from the antitrust law, baseball and insurance. Now, I don't care that much about the baseball exemption, but insurance should not be exempt from antitrust. They should not be allowed to meet together and collude to jack up prices, collude to determine who they will cover and who they won't cover. Now those are big problems. If we dealt with those problems, that would dramatically drop the cost of health care.

The President is a free market forces guy; well, let's have free market forces in health care. We don't today; it is a cartel. They collude to set the prices; they collude to decide who won't get coverage. Those are big problems. They want to cherry-pick. They only want to insure people who aren't going to file claims. We all know about that with our homeowners insurance now; you file a claim? Whoops, sorry; we don't want to insure you anymore even though you have been paying us a premium for 20 years. This is an industry that must be reined in. But no, that is not what the President is going to do.

He is going to tax middle-class people. He is going to tax union members, people who have decent health care so that some money could then be provided as tax deductions for those who don't have health care. Well, there is another problem with that; of the 46.1 million people, remember, 8.3 million are children, no earnings there. And many of them come from families that earn less than \$50,000 a year. What is a Federal tax deduction worth to those families? Zero, nada, zip. Of course, the President doesn't understand that.

Actually, this will provide tremendous benefits to young, healthy people like, say, people who are millionaires at Google who have chosen not to buy health insurance, they will get a nice \$15,000 a year tax break. But for the family that earns \$50,000 a year, they will not get a tax break because they are not paying Federal income taxes. So the President's plan is worthless for those who most need it. It penalizes those who are getting by.

And who is the President to talk about gold-plated health care plans? He has socialized medicine. He doesn't pay a penny. He gets a \$20,000 physical exam for free every year, in addition to any other health care he might need. And he is talking about Americans, families with gold-plated plans who can actually take their kids to the dentist and get partial payment? Seniors who can actually get some new eyeglasses so they can see again? That is gold-plated in the President's world. Those people should pay taxes so that we can give a phony benefit to the uninsured. This is not the way to solve the problem.

If the President had any guts he would take on the insurance industry. He would join me in proposing to take away the antitrust exemption from the insurance industry, stop them from redlining people and cherry-picking, and that would make health insurance

□ This symbol represents the time of day during the House proceedings, e.g., □ 1407 is 2:07 p.m.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.



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